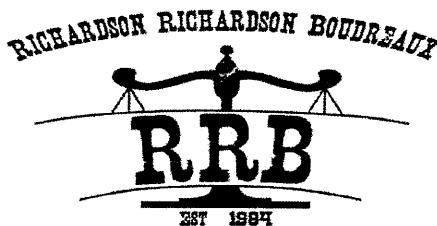


EXHIBIT 4



Gary L. Richardson
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April 19, 2016

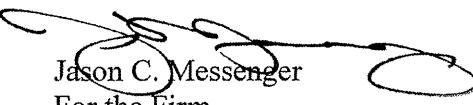
Pierce Couch Hendrickson
Baysinger & Green, L.L.P.
John Lennon
Clayton B. Pierce Memorial Building
1109 North Francis Avenue
Oklahoma City, OK 73106

Re: *Shehan, et al. v. Smith*
Our File No. 118199

Dear Mr. Lennon:

You previously provided the policy that your client issued to Karen Smith and her daycare. After a thorough review of the policy, we believe the terms provide coverage for the claims and subsequent judgment against your insured. While we continue to pursue collection from Ms. Smith, we further will seek collection from your client via the garnishment.

Respectfully,


Jason C. Messenger
For the Firm